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JC772 U.S. PTO

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Assistant Commissioner for Patents
Washington, DC 20231

New U.S. Patent Application

Title: Methods And Systems For Providing An Electronic
Account To A Customer

Inventors: Leo J. Campbell, Jon L. Cook, Wayne H. Orbke,
Christine Ray and Cathy M. Rogerson

Sir:

We enclose the following pages for filing in the United States Patent and
Trademark Office in connection with the above patent application.

1. Application - 77 pages, including 28 independent claims and 78 claims total.
2. Drawings - 64 sheets of drawings (Figs. 1 - 39).
3. A check for \$3754.00 representing a \$710.00 filing fee and \$3044.00 for additional claims.

Please accord this application a serial number and filing date.



JC986 U.S. PTO

09/809581

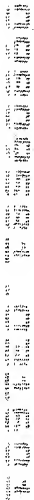
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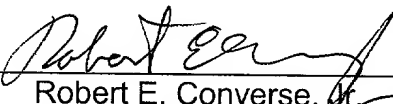
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Page 2

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: 
Robert E. Converse, Jr.
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REC:EHA:laf
Enclosures